



## Join us to celebrate International Credit Union Day.

Okay, we admit that may not sound as exciting as celebrating National Donut Day, but for a member of a credit union, it is definitely a day worth celebrating. After all, without a credit union, millions of people like yourself would have nowhere to turn to escape today's big banks and their endless fees to handle your financial transactions.

When the first credit union opened its doors in the US more than 100 years ago, it was based on the simple idea that people could achieve a better life for themselves and others by pooling their savings and making loans to neighbors and co-workers.

People helping people. Such a simple idea. And one that's still alive today in every credit union across the country. Instead of serving stockholders, we serve our members. Instead of taking profits, we give them back to you in the form of better rates. Instead of just considering a person's income, we consider the person.

This approach to banking services has helped credit unions attract more than 102 million members in the United States. Over 5,400 of them are right here at Compass.

So maybe International Credit Union Day isn't as exciting as National Donut Day. But for members of a credit union, it is definitely a day worth celebrating. So please join us on October 18th for some refreshments and a chance to win some wonderful prizes as we mark the 70th anniversary of International Credit Union Day.

## Note from the CEO

As CEO of Compass CCU, I'm not usually one who believes in tooting our own horn. But the news I'm about to share with you is so good, it's hard not to.

Last year, DepositAccounts.com (an unbiased, comprehensive financial institution ranking website) placed us among the most elite of the 5,906 credit unions, ranking Compass CCU in the top 1.3% among all credit unions nationwide.

This year, BAUERFINANCIAL, Inc., the nation's leading independent bank and credit union rating and research firm agreed. And gave us its highest rating — 5 stars. In fact, this is the 32nd consecutive quarter that we've earned their top 5-star rating.

These ratings don't surprise us. For over 67 years, Compass CCU has been all about making the right financial decisions so we can meet the banking needs of our members. Which is why I'm also happy to announce that we're now offering Certificates of Deposit. Terms range from 6 to 60 months and only require a \$500 minimum balance.

You'll also have the additional convenience of visiting our new Arcata branch for all your financial needs. So watch for the big grand opening celebration coming soon.

Sincerely,

**Ray F. Litchfield, Chief Executive Officer**

*Ray F. Litchfield*



## When buying a car, don't buy into these dealer tricks.

For many people, buying a car can be a very stressful experience. But the most important thing to remember is that you don't have to take the deal you're being offered, walking out is the most effective negotiating strategy you have.

That being said, here are a few things to avoid when trying to negotiate the best car deal:

### **"Let me talk to my sales manager."**

Don't let yourself be held hostage. If a salesperson says this, just tell them to call, email, or text you when they work out the price.

### **"How much are you looking to spend per month?"**

Never answer this question. Once they know how much you're willing to pay every month, they can make any deal seem great by playing with the loan terms.

### **"I just saw someone else who was very interested in this car."**

To convince you to buy a car today is to make you believe it won't be there tomorrow. Relax, it will probably still be there. And if it isn't, you'll find one just like it at another dealer.

### **"0% financing."**

The only people who will qualify for this rate are those with really excellent credit. In fact, if you want a great interest rate, a car dealer is probably the worst place to get your car loan.

Instead, you should shop around. For example, right now Compass CCU is offering members really great rates on new and used cars. And we won't even have to talk to our manager to give them to you.



Rates as low as  
**1.99%**  
APR\*

**PURCHASE  
OR REFINANCE  
YOUR AUTO  
LOAN AND GET  
UP TO \$100.^**

## Locations

### **Eureka Branch**

321 Wabash Avenue, Eureka, CA 95501  
Phone: 707.443.8662

### **Arcata Branch** (anticipated opening in December 2018)

1033 G Street, Arcata, CA 95521

### **Henderson Center Branch** (anticipated opening April 2019)

2861 E Street, Eureka, CA 95501

## Holiday Closures

Monday, October 8, 2018 – Columbus Day

Monday, November 12, 2018 – Veterans Day

Thursday, November 22 & Friday,  
November 23, 2018 – Thanksgiving

Tuesday, December 25, 2018 – Christmas Day

Tuesday, January 1, 2019 – New Year's Day

## Join us for our Annual Meeting

All Compass CCU members are invited. It's a great chance to meet everyone, including our CEO. Hear about all the upgrades already put in place and what we're thinking of doing next. And learn more about our new branches. All attendees will receive a door prize.

**When:** Thursday, January 24, 2019  
at 6:00 pm

**Where:** The Compass office at 321  
Wabash Avenue, Eureka

**RSVP:** Visit [compassccu.org/meeting](http://compassccu.org/meeting)  
or call us at **707-443-8662**

Time and location subject to change.

## Call for Nominations

Barbara Zoellner and Annalise von Borstel are seeking re-election to three-year terms on the board of directors.

If you would also like to be nominated, and are a current member 18 or older, you must submit a letter of intent (including a statement of qualification and biographical data) to the Nominating Committee on or before November 16, 2018. No nominations will be permitted from the floor at the Annual Meeting.

If the number of nominees equals the number of vacant positions, the credit union may declare those nominated and qualified to be elected to the board of directors. However, if there are more nominees than positions to be filled, elections will be held at the **Annual Meeting on January 24, 2019** and determined by a plurality vote by printed ballot.

## So whose bills did we pay with our Bill Pay Contest?

In July, members who used our **free Bill Pay** service were automatically entered into a contest to have us pay one of their bills for them. Congratulations to Maria P., Nolan F., and Llyn S. They all wound up with a little extra summer spending money — courtesy of Compass CCU.

\*APR - Annual Percentage Rate. Rates, terms and conditions are subject to credit approval and can change anytime without notice. Rate above as of 09/01/2018. 60 month maximum term for the 1.99% APR. Other rates and terms available. For a \$15,000 car loan with a 60-month term at 1.99% APR, the monthly payment will be \$262.86. Current Compass CCU loans not eligible. ^\$40,000 minimum loan balance required for the \$100 offer, \$25,000 minimum loan balance for \$50, and \$10,000 minimum loan balance for \$25. Promotional funds will be deposited to your Compass CCU savings within 30 days of funding and may be subject to 1099 reporting. Any applicable taxes are the responsibility of the member. Offer expires 12/31/2018.